## Case 17-16146 Doc 1 Filed 05/24/17 Entered 05/24/17 17:37:38 Desc Main Document Page 1 of 42

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your	e the name that is on r government-issued ure identification (for mple, your driver's	Louis First name	First name
		nse or passport).	Middle name	Middle name
	iden	g your picture tification to your ting with the trustee.	Walker, Sr.  Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ude your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number	xxx-xx-9191	

Case 17-16146 Doc 1 Filed 05/24/17 Entered 05/24/17 17:37:38 Desc Main Document Page 2 of 42 Case number (if known)

Debtor 1 Louis Walker, Sr.

		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.		☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	-	Business name(s)
		EINs	-	EINs
5.	Where you live	2040 W 445th Place		If Debtor 2 lives at a different address:
		3910 W. 115th Place Alsip, IL 60803	_	
		Number, Street, City, State & ZIP Code		Number, Street, City, State & ZIP Code
		Cook County	-	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.		If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	-	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:		Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Case 17-16146 Doc 1 Filed 05/24/17 Entered 05/24/17 17:37:38

Document Page 3 of 42

Case number (if known) Desc Main

Debtor 1 Louis Walker, Sr.

art	Tell the Court About	Your Ba	nkruptcy Ca	ase				
<b>'</b> .	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> page 1 and check the appropriate	11 U.S.C. § 342(b) for Individuals Filin e box.	g for Bankruptcy	
	choosing to file under	☐ Chapter 7						
		☐ Cha	apter 11					
		☐ Cha	apter 12					
		■ Cha	apter 13					
3.	How you will pay the fee		about how your order. If your	ill pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more detected by the design of the fee yourself, you may pay with cash, cashier's check, or more. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check re-printed address.  Seed to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Peter Filing Fee in Installments (Official Form 103A).				
						on, sign and attach the Application for	Individuals to Pay	
						n only if you are filing for Chapter 7. By our income is less than 150% of the off		
						n installments). If you choose this option Sial Form 103B) and file it with your pe		
).	Have you filed for bankruptcy within the	■ No.						
ı	last 8 years?	☐ Yes	<b>5.</b>					
			District		When	Case number		
			District		When	Case number		
			District		When	Case number		
0.	Are any bankruptcy	■ No						
	cases pending or being filed by a spouse who is	□ Yes	s.					
	not filing this case with you, or by a business partner, or by an affiliate?							
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
1.	Do you rent your	■ No.	Go to I	ine 12.				
	residence?			our landlord obtai	ned an eviction judament agains	t you and do you want to stay in your	residence?	
		☐ Yes		No. Go to line 1		it you and do you want to stay in your	i Caluelloe :	
						Judgment Against Vou (Form 1011)	nd file it with this	
				bankruptcy peti		Judgment Against You (Form 101A) a	na nie it with this	

Document Page 4 of 42 Case number (if known) Debtor 1 Louis Walker, Sr. Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. What is the hazard?

of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Louis Walker, Sr.

Document Page 5 of 42

Case number (if known)

Part 5: Explain Your Eff

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Deb	otor 1 Louis Walker, Sr.		Docum	Teni Paye 6 i	Case number	er (if known)
Par	t 6: Answer These Quest	ions for Re	porting Purposes			
16.	What kind of debts do you have?		Are your debts primarily individual primarily for a pe			ined in 11 U.S.C. § 101(8) as "incurred by an
			☐ No. Go to line 16b.			
			Yes. Go to line 17.			
			Are your debts primarily money for a business or in			that you incurred to obtain siness or investment.
			☐ No. Go to line 16c.			
			☐ Yes. Go to line 17.			
		16c.	State the type of debts you	owe that are not consu	umer debts or busine	ss debts
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapte	er 7. Go to line 18.		
	Do you estimate that after any exempt property is excluded and		I am filing under Chapter 7 are paid that funds will be a			perty is excluded and administrative expenses?
	administrative expenses are paid that funds will		□ No			
	be available for distribution to unsecured creditors?		☐ Yes			
18.	How many Creditors do	<b>1</b> -49		<b>1</b> ,000-5,00	00	<b>1</b> 25,001-50,000
	you estimate that you owe?	□ 50-99		☐ 5001-10,00		50,001-100,000
		□ 100-19 □ 200-99		□ 10,001-25,	,000	☐ More than100,000
19.	How much do you	<b>\$</b> 0 - \$5	0,000	□ \$1,000,001	1 - \$10 million	☐ \$500,000,001 - \$1 billion
	estimate your assets to be worth?	□ \$50,001 - \$100,000			☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion
			01 - \$500,000 01 - \$1 million		001 - \$500 million	☐ More than \$50 billion
20.	How much do you	<b>\$0 - \$5</b>	0,000	□ \$1,000,001		□ \$500,000,001 - \$1 billion
	estimate your liabilities to be?		01 - \$100,000		01 - \$50 million 01 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion
			01 - \$500,000 01 - \$1 million	_	001 - \$500 million	☐ More than \$50 billion
Par	t 7: Sign Below					
For	you	I have exa	amined this petition, and I d	eclare under penalty of	f perjury that the infor	mation provided is true and correct.
						e, under Chapter 7, 11,12, or 13 of title 11, hoose to proceed under Chapter 7.
			ney represents me and I did , I have obtained and read			ot an attorney to help me fill out this
		I request i	relief in accordance with the	chapter of title 11, Uni	ited States Code, spe	ecified in this petition.
		bankrupto and 3571.	y case can result in fines up			or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519
		Louis W	Walker, Sr. alker, Sr. of Debtor 1		Signature of Debto	or 2
		Executed			Executed on	
			MM / DD / YYYY		MN	// DD / YYYY

Case 17-16146 Doc 1 Filed 05/24/17 Entered 05/24/17 17:37:38 Desc Main Document Page 7 of 42

Debtor 1 Louis Walker, Sr.

Document Page 7 01 42
Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Eric Mitchell	Date	May 24, 2017	
Signature of Attorney for Debtor		MM / DD / YYYY	
Eric Mitchell Printed name			
Mitchell Legal Advocates Firm name			
54 N. Ottawa Street, Suite 100 Joliet, IL 60432			
Number, Street, City, State & ZIP Code			
Contact phone (815) 723-2895	Email address		
6244684			
Bar number & State			

		DOCUME	<u>:11 Paue 8 0147</u>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Louis Walker, Sr.			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				
				а

neck if this is an nended filing

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Par	1: Summarize Your Assets		
		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	2,500.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	2,500.00
Par	12: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	20,209.00
	Your total liabilities	\$	20,209.00
Par	13: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,378.21
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,290.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for	a nersonal	family or

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Page 9 of 42
Case number (if known) Debtor 1 Louis Walker, Sr.

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

1,483.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

		ur case and this filing:			
Fill in this infor	rmation to identify yo	ui case and tills lilling.			
Debtor 1	Louis Walker,	Sr			
Debtor 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the	e: NORTHERN DISTRICT OF	FILLINOIS		
				_	
Case number					Check if this is an
					amended filing
Official Fo	orm 106A/B				
Schodu	le A/B: Pro	norty			40/45
		<u>.                                      </u>	ce. If an asset fits in more than one category, list	4	12/15
hink it fits best. I nformation. If mo Answer every que	Be as complete and acc ore space is needed, atta estion.	urate as possible. If two married	people are filing together, both are equally respondent to the top of any additional pages, write your name to the top of any additional pages, write your name to the top of any additional pages, write your name to the top of any additional pages.	nsible for supply	ring correct
l. Do you own or	have any legal or equita	able interest in any residence, bu	ilding, land, or similar property?		
■ No. Go to Pa	art 2.				
☐ Yes. Where	is the property?				
■ res. where	is the property:				
Part 2: Describe	e Your Vehicles				
Do you own, leasomeone else dr	rives. If you lease a veh	nicle, also report it on Schedule	cles, whether they are registered or not? In e G: Executory Contracts and Unexpired Lease		es you own that
Do you own, leasomeone else dr	rives. If you lease a veh		e G: Executory Contracts and Unexpired Lease		es you own that
Do you own, leasomeone else dri  Cars, vans, ti No Yes  Watercraft, a	rives. If you lease a vel	nicle, also report it on Schedule  utility vehicles, motorcycles	e G: Executory Contracts and Unexpired Lease		es you own that
Do you own, leasomeone else dri  Cars, vans, tr  No Yes  Watercraft, a Examples: Boa	rives. If you lease a vel	nicle, also report it on Schedule  utility vehicles, motorcycles	e G: Executory Contracts and Unexpired Lease		es you own that
Do you own, leasomeone else dri  Cars, vans, tr  No Yes  Watercraft, a Examples: Box	rives. If you lease a vel	nicle, also report it on Schedule  utility vehicles, motorcycles	e G: Executory Contracts and Unexpired Lease		es you own that
Do you own, leasomeone else dri  Cars, vans, tr  No Yes  Watercraft, a Examples: Boa	rives. If you lease a vel	nicle, also report it on Schedule  utility vehicles, motorcycles	e G: Executory Contracts and Unexpired Lease		les you own that
Do you own, leasomeone else dri  Cars, vans, tr  No Yes  Watercraft, a Examples: Box	rives. If you lease a vel	nicle, also report it on Schedule  utility vehicles, motorcycles	e G: Executory Contracts and Unexpired Lease		es you own that
Do you own, leasomeone else dri  Cars, vans, tr  No Yes  Watercraft, a Examples: Box No Yes  A dd the doll	rives. If you lease a vel rucks, tractors, sport ircraft, motor homes ats, trailers, motors, pe	nicle, also report it on Schedule  tutility vehicles, motorcycles  ATVs and other recreational ersonal watercraft, fishing vesse  on you own for all of your ent	e G: Executory Contracts and Unexpired Lease	es.	les you own that
Do you own, leasomeone else drissomeone else else else else else else else el	rives. If you lease a vel rucks, tractors, sport aircraft, motor homes ats, trailers, motors, per lar value of the portion	nicle, also report it on Schedule at utility vehicles, motorcycles at a tility vehicles, motorcycles at ATVs and other recreational ersonal watercraft, fishing vessel at 2. Write that number here	e G: Executory Contracts and Unexpired Lease I vehicles, other vehicles, and accessories els, snowmobiles, motorcycle accessories	es.	
Do you own, leasomeone else dri  Cars, vans, tr  No Yes  No Yes  No Yes  Add the doll pages you h	rives. If you lease a vel rrucks, tractors, sport aircraft, motor homes ats, trailers, motors, pe lar value of the portion have attached for Part	nicle, also report it on Schedule at utility vehicles, motorcycles at utility vehicles, motorcycles and other recreational ersonal watercraft, fishing vessel at 2. Write that number here	e G: Executory Contracts and Unexpired Lease I vehicles, other vehicles, and accessories els, snowmobiles, motorcycle accessories ries from Part 2, including any entries for	es	\$0.00
Do you own, leasomeone else dri  Cars, vans, tr  No Yes  Watercraft, a Examples: Box No Yes  Add the doll pages you h  Part 3: Describe Do you own or	rives. If you lease a velorucks, tractors, sport sircraft, motor homes ats, trailers, motors, per attached for Particle Your Personal and Hothave any legal or equivalents.	nicle, also report it on Schedule at utility vehicles, motorcycles at utility vehicles, motorcycles at a tiling vehicles, and other recreational ersonal watercraft, fishing vesses at 2. Write that number here	e G: Executory Contracts and Unexpired Lease I vehicles, other vehicles, and accessories els, snowmobiles, motorcycle accessories ries from Part 2, including any entries for	=> Curr port Do r	
Do you own, leasomeone else dri  3. Cars, vans, tr  No  Yes  4. Watercraft, a Examples: Box  No  Yes  5 Add the doll pages you h  Part 3: Describe Do you own or  6. Household g  Examples: M  No	rives. If you lease a velorucks, tractors, sport sircraft, motor homes ats, trailers, motors, per lar value of the portionave attached for Part e Your Personal and How have any legal or equipoods and furnishing:	nicle, also report it on Schedule at utility vehicles, motorcycles at utility vehicles, motorcycles at a tiling vehicles, and other recreational ersonal watercraft, fishing vesses at 2. Write that number here	e G: Executory Contracts and Unexpired Lease I vehicles, other vehicles, and accessories els, snowmobiles, motorcycle accessories ries from Part 2, including any entries for	=> Curr port Do r	\$0.00 Tent value of the ion you own? not deduct secured
Do you own, leasomeone else dri  Cars, vans, tr  No Yes  Watercraft, a Examples: Box No Yes  Add the doll pages you h  Part 3: Describe Do you own or  Household g Examples: M	rives. If you lease a velorucks, tractors, sport sircraft, motor homes ats, trailers, motors, per lar value of the portionave attached for Part e Your Personal and How have any legal or equipoods and furnishing:	nicle, also report it on Schedule at utility vehicles, motorcycles at utility vehicles, motorcycles at a tility vehicles, motorcycles at ATVs and other recreational ersonal watercraft, fishing vessel at 2. Write that number here	e G: Executory Contracts and Unexpired Lease I vehicles, other vehicles, and accessories els, snowmobiles, motorcycle accessories ries from Part 2, including any entries for	=> Curr port Do r	\$0.00 Tent value of the ion you own? not deduct secured
Do you own, leasomeone else dri  3. Cars, vans, tr  No  Yes  4. Watercraft, a Examples: Box  No  Yes  5 Add the doll pages you h  Part 3: Describe Do you own or  6. Household g  Examples: M  No	rives. If you lease a velorucks, tractors, sport sircraft, motor homes ats, trailers, motors, per lar value of the portionave attached for Partie Your Personal and Hot have any legal or equipoods and furnishing lajor appliances, furnitudicibe	nicle, also report it on Schedule at utility vehicles, motorcycles at utility vehicles, motorcycles at a tility vehicles, motorcycles at ATVs and other recreational ersonal watercraft, fishing vessel at 2. Write that number here	I vehicles, other vehicles, and accessories els, snowmobiles, motorcycle accessories ries from Part 2, including any entries for following items?	=> Curr port Do r	\$0.00 Tent value of the ion you own? not deduct secured

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

■ No

☐ Yes. Describe.....

	Case 17-16146	Doc 1	Filed 05/24/17 Document	Entered 05/24/17 17:37:38 Page 11 of 42	B Desc Main
Debtor 1	Louis Walker, Sr.		Document	Case number (if know	m)
	bles of value les: Antiques and figurines; pother collections, memo			oks, pictures, or other art objects; stamp, co	oin, or baseball card collections;
☐ Yes.	Describe				
	ent for sports and hobble les: Sports, photographic, ex musical instruments		other hobby equipment;	picycles, pool tables, golf clubs, skis; canoe	es and kayaks; carpentry tools;
	Describe				
■ No	ns  oles: Pistols, rifles, shotguns  Describe	s, ammunitior	n, and related equipment		
☐ No	<b>s</b> bles: Everyday clothes, furs,  Describe	leather coat	s, designer wear, shoes,	accessories	
	Miscella	aneous clo	thing shoes and acc	essories	\$800.00
■ No □ Yes.  13. Non-fa Examp ■ No □ Yes.  14. Any ot ■ No □ Yes.  15. Add t for Pa	Describe  rm animals  bles: Dogs, cats, birds, horse  Describe  her personal and househo  Give specific information	es old items you  our entries fr	u did not already list, in rom Part 3, including a	ncluding any health aids you did not list ny entries for pages you have attached	\$2,300.00
	vn or have any legal or eq	uitable inter	est in any of the follow	ing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	oles: Money you have in you			osit box, and on hand when you file your pe	tition
				Cash	\$200.00
Exam <sub>p</sub> ■ No			al accounts; certificates counts with the same ins		e houses, and other similar

Case 17-16146 Doc 1 Filed 05/24/17 Entered 05/24/17 17:37:38 Desc Main Page 12 of 42

Case number (if known) Document Debtor 1 Louis Walker, Sr. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No ☐ Yes. ..... Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

■ No

Debtor 1	Louis Walker, Sr	Document	Page 13 of 42 Case number (if known)	
200.0.	Louis Walker, or			
29. <b>Family</b> Examp		sum alimony, spousal support, child su	pport, maintenance, divorce settlement, property	settlement
	Give specific informat	ion		
			penefits, sick pay, vacation pay, workers' compe	nsation, Social Security
_	Give specific informa	tion		
_Exam <sub>l</sub>	sts in insurance polic ples: Health, disability,		nt (HSA); credit, homeowner's, or renter's insurar	nce
■ No				
⊔ Yes.	Name the insurance of	company of each policy and list its value Company name:	Beneficiary:	Surrender or refund value:
If you a some of			died e insurance policy, or are currently entitled to reco	eive property because
Exam <sub>i</sub> ■ No		<ul> <li>s, whether or not you have filed a law yment disputes, insurance claims, or rig </li> </ul>		
			ding counterclaims of the debtor and rights to	set off claims
■ No	Describe each claim.	•	, , , , , , , , , , , , , , , , , , ,	
35. <b>Any fir</b> ■ No	nancial assets you di	d not already list		
_	Give specific informa	tion		
			g any entries for pages you have attached	\$200.00
Part 5: De	scribe Any Business-Ro	elated Property You Own or Have an Intere	est In. List any real estate in Part 1.	
		r equitable interest in any business-relate	d property?	
No. Go	to Part 6.			
☐ Yes. 0	Go to line 38.			
		commercial Fishing-Related Property You ost in farmland, list it in Part 1.	Own or Have an Interest In.	
'	ı own or have any leg	gal or equitable interest in any farm- o	or commercial fishing-related property?	
☐ Yes	. Go to line 47.			
Part 7:	Describe All Property	You Own or Have an Interest in That You	Did Not List Above	
Exam		of any kind you did not already list? ountry club membership		
■ No	Give apocific informat	ion		
ם res.	Give specific informat	ЮП		

Doc 1 Filed 05/24/17 Entered 05/24/17 17:37:38 Desc Main Case 17-16146

Page 14 of 42

Case number (if known) Document Debtor 1 Louis Walker, Sr. Add the dollar value of all of your entries from Part 7. Write that number here

54.	Add the dollar value of all of your entries from Part 7. Write	tnat numbe	er nere	_	\$0.00
Part	8: List the Totals of Each Part of this Form				
55.	Part 1: Total real estate, line 2				\$0.00
56.	Part 2: Total vehicles, line 5		\$0.00		
57.	Part 3: Total personal and household items, line 15		\$2,300.00		
58.	Part 4: Total financial assets, line 36		\$200.00		
59.	Part 5: Total business-related property, line 45		\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52		\$0.00		
61.	Part 7: Total other property not listed, line 54	+	\$0.00		
62.	Total personal property. Add lines 56 through 61		\$2,500.00	Copy personal property total	\$2,500.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62				\$2,500.00

Official Form 106A/B Schedule A/B: Property page 5

			Document	F	Page 15 of 42		
Fil	l in this inform	ation to identify your ca					
De	btor 1	Louis Walker, Sr.	Middle Name	L	.ast Name		
	btor 2 ouse if, filing)	First Name	Middle Name		.ast Name		
` '	, 0,		NORTHERN DISTRICT OF				
		ikiupicy Court for the.	VOICTILITIES DISTRICT OF				
	nown)						Check if this is an amended filing
Oí	fficial For	m 106C					
			perty You Cla	im	as Exempt		4/16
the nee	property you lis	sted on <i>Schedule A/B: Pro</i> I attach to this page as ma	perty (Official Form 106A/B)	as yo	ther, both are equally responsible for our source, list the property that you age as necessary. On the top of any	claim as ex	empt. If more space is
spe any fun exe	ecific dollar am applicable sta ds—may be ur emption to a pa	nount as exempt. Alterna atutory limit. Some exem nlimited in dollar amoun	tively, you may claim the f ptions—such as those for . However, if you claim an	ull fa heal exen	ount of the exemption you claim. ir market value of the property be th aids, rights to receive certain be uption of 100% of fair market valudetermined to exceed that amoun	ing exempt enefits, an e under a l	ted up to the amount of d tax-exempt retirement aw that limits the
Pa	rt 1: Identify	y the Property You Claim	as Exempt				
1.	Which set of	exemptions are you clai	ming? Check one only, ever	n if yo	our spouse is filing with you.		
	■ You are cla	niming state and federal no	onbankruptcy exemptions. 1	I1 U.S	S.C. § 522(b)(3)		
	☐ You are cla	niming federal exemptions.	11 U.S.C. § 522(b)(2)				
2.	For any prope	erty you list on Schedule	e A/B that you claim as exe	mpt,	fill in the information below.		
		on of the property and line o	n Current value of the portion you own	Am	ount of the exemption you claim	Specific la	ws that allow exemption
		,	Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
	Miscellaneo furnishings	ous household goods		•	\$1,500.00	735 ILC	S 5/12-1001(b)
	Line from Sch				100% of fair market value, up to any applicable statutory limit		
	Miscellaneo accessories	ous clothing shoes an	d \$800.00		\$800.00	735 ILC	S 5/12-1001(a)
		edule A/B: <b>11.1</b>			100% of fair market value, up to any applicable statutory limit		
	Cash	edule A/B: <b>16.1</b>	\$200.00		\$200.00	735 ILC	S 5/12-1001(b)
	Line nom Sch	edule A/D. 10.1			100% of fair market value, up to any applicable statutory limit		
3.	(Subject to adj	justment on 4/01/19 and e	, ,	ses fi	led on or after the date of adjustme	,	

Yes

		I A A A HI III.		
Fill in this infor	mation to identify your	case:		
Debtor 1	Louis Walker, Sr.			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)		-		

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

		Document	Page 1	7 of 42		
Fill in this inf	ormation to identify your	case:				
Debtor 1	Louis Walker, Sr.					
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS			
Case number (if known)					_	neck if this is an nended filing
Schedule		ho Have Unsecured				12/15
any executory of Schedule G: Ex Schedule D: Creeft. Attach the ( name and case	ontracts or unexpired leases ecutory Contracts and Unexp editors Who Have Claims Sec	e Part 1 for creditors with PRIORIT that could result in a claim. Also irred Leases (Official Form 106G). I ured by Property. If more space is e. If you have no information to resecured Claims	list executory of Do not include needed, copy	contracts on Schedule A/B: Pro any creditors with partially sec the Part you need, fill it out, nur	perty (Officia ured claims t mber the enti	I Form 106A/B) and on that are listed in ries in the boxes on the
1. Do any cre	ditors have priority unsecure	d claims against you?				
No. Go	to Part 2.					
☐ Yes.						
Part 2: Lis	t All of Your NONPRIORIT	Y Unsecured Claims				
3. Do any cre	ditors have nonpriority unsec	cured claims against you?				
☐ No. You	have nothing to report in this pa	art. Submit this form to the court with	your other sch	edules.		
Yes.						
unsecured	claim, list the creditor separately	aims in the alphabetical order of the for each claim. For each claim listed st the other creditors in Part 3.If you	d, identify what	type of claim it is. Do not list claim	s already incl	uded in Part 1. If more
						Total claim
4.1 City	of Chicago	Last 4 digits of acc	count number	9191		\$17,891.00
Nonpri <b>121 N</b>	ority Creditor's Name N. LaSalle Street, Room ago, IL 60602	700 When was the deb	t incurred?	2000 - Present		
	er Street City State Zlp Code	As of the date you	file, the claim	is: Check all that apply		
Who in	ncurred the debt? Check one.					
■ Del	btor 1 only	☐ Contingent				
☐ Del	btor 2 only	☐ Unliquidated				
☐ Del	btor 1 and Debtor 2 only	☐ Disputed				
☐ At I	east one of the debtors and and	other Type of NONPRIOR	RITY unsecure	d claim:		
☐ Ch	eck if this claim is for a comr	munity				
debt Is the	claim subject to offset?	Obligations arising properties of the contract		aration agreement or divorce that y	you did not	
■ No		☐ Debts to pension	n or profit-sharir	g plans, and other similar debts		
☐ Yes		Other. Specify	Parking tic violations	kets; red light; assorted		

Case 17-16146 Doc 1 Filed 05/24/17 Entered 05/24/17 17:37:38 Desc Main Document Page 18 of 42

Case number (if know)

Debtor 1 Louis Walker, Sr. 4.2 \$0.00 City of Chicago Last 4 digits of account number 9191 Nonpriority Creditor's Name c/o Arnold Scott Harris When was the debt incurred? 2000 - Present 111 W Jackson, Ste 600 Chicago, IL 60604 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Parking tickets (notice) ☐ Yes 4.3 City of Chicago Last 4 digits of account number 9191 \$0.00 Nonpriority Creditor's Name **Department of Streets & Sanitation** When was the debt incurred? 2000 - Present 2045 W Washington Blvd, LL Chicago, IL 60612 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes tickets and violations (notice) Other. Specify 4.4 Comcast Last 4 digits of account number 9191 \$172.00 Nonpriority Creditor's Name 1255 W North Ave When was the debt incurred? 2015 Chicago, IL 60622 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Unsecured ☐ Yes

Case 17-16146 Doc 1 Filed 05/24/17 Entered 05/24/17 17:37:38 Desc Main Document Page 19 of 42

Case number (if know)

Debioi	Louis Walker, St.					
4.5	Convergent Outsourcing	Last 4 digits of account number		\$171.00		
	Nonpriority Creditor's Name PO Box 9004	When was the debt incurred?	2016			
	Renton, WA 98057  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.	,	one on the day of			
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	$\square$ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	No	Debts to pension or profit-sharir	ng plans, and other similar debts			
	Yes	·	•			
	Yes	Other. Specify Collection	account			
4.6	Cook County Circuit Clerk Nonpriority Creditor's Name	Last 4 digits of account number	9191	\$0.00		
	5th Municipal District	When was the debt incurred?	2000 - Present			
	10220 South 76th Avenue, Rm 121 Bridgeview, IL 60455					
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	☐ Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims				
	No	Debts to pension or profit-sharing	ng plans, and other similar debts			
	Yes	Other. Specify Tickets and	d assorted violations (notice)			
4.7	Cook County Circuit Clerk	Last 4 digits of account number	9191	\$0.00		
	Nonpriority Creditor's Name  6th Municipal District	When was the debt incurred?	2000 - Present			
	16501 S. Kedzie Parkway, Rm 119 Markham, IL 60428	when was the debt incurred?	2000 - Flesent			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure				
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa				
	Is the claim subject to offset?	report as priority claims	•			
	■ No	Debts to pension or profit-sharing	•			
	☐ Yes ☐ Other. Specify Tickets; assorted violations (notice)					

Case 17-16146 Doc 1 Filed 05/24/17 Entered 05/24/17 17:37:38 Desc Main Document Page 20 of 42

Louis waiker, Sr.	Case number (if know)	
Creditors Discount & Aud Nonpriority Creditor's Name	Last 4 digits of account number 44H4	\$302.00
PO Box 213	When was the debt incurred? 2011	
Streator, IL 61364  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the claim is. Oneck an that appropriate	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Collection account	
Harvard Collection Services	Last 4 digits of account number XXXX	\$1,673.00
Nonpriority Creditor's Name 4839 N Elston Ave	When was the debt incurred? 2015	
Chicago, IL 60630  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	The extense state year me, and examine the entire transfer and the expense	
Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Collection account for IL Department of Human Services	
IL Dept of Health & Family Services	Last 4 digits of account number 9191	\$0.00
Nonpriority Creditor's Name		
201 S Grand Ave East	When was the debt incurred? 2014	
Springfield, IL 62763  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	· · · · · · · · · · · · · · · · · · ·	
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	■ Other. Specify Unsecured overpayment (notice)	
<b>□</b> 153	Timer. Specify Onscouled Overpayment (notice)	

Page 21 of 42 Case number (if know) Document Debtor 1 Louis Walker, Sr.

Sallie Mae	Last 4 digits of account number	9191	\$0
Nonpriority Creditor's Name	_		
800 Prides Crossing	When was the debt incurred?	2009	
Newark, DE 19713	_		
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
□Yes	■ Other. Specify notice only		

### Part 3: List Others to Be Notified About a Debt That You Already Listed

### Part 4: Add the Amounts for Each Type of Unsecured Claim

Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
Total	6f.	Student loans	6f.	\$ 0.00
claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 20,209.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 20,209.00

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

			III FAUE // UL4/			
Fill in this information to identify your case:						
Debtor 1	Louis Walker, Sr.	ı				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS			
Case number						
(II KNOWN)						

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the or, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
	•				

Case 17-16146 Doc 1 Filed 05/24/17 Entered 05/24/17 17:37:38 Desc Main Document Page 23 of 42

			<u>:III Paue 75 t</u>	11 4/	
Fill in this i	nformation to identify your	case:			
Debtor 1	Louis Walker, Sr.				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	j) First Name	Middle Name	Last Name		
	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
oou olul	oo zamaapto, countro ano.				
Case number (if known)	er				☐ Check if this is an
					amended filing
Official	Form 106H				
		obtoro			40/45
Scheal	ule H: Your Cod	eptors			12/15
■ No □ Yes  2. Withit Arizona ■ No. (	in the last 8 years, have you a, California, Idaho, Louisiana, Go to line 3. Did your spouse, former spou	<b>lived in a community pr</b> Nevada, New Mexico, Pu	r <b>operty state or territor</b> Perto Rico, Texas, Wash	<b>y?</b> (Community properi	ty states and territories include
in line 2 Form 1	2 again as a codebtor only if	f that person is a guaran	tor or cosigner. Make	sure you have listed t	g with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
_	Column 1: Your codebtor ame, Number, Street, City, State and ZII	P Code		Column 2: The cre Check all schedule	editor to whom you owe the debt
					,
3.1 <sub>N</sub>	lame			_ ☐ Schedule D, lin☐ Schedule E/F,	
				☐ Schedule E/F,	
N	lumber Street				···
	ity	State	ZIP Code		
				_	
3.2	lame			Schedule D, lin	
14	<del></del>			☐ Schedule E/F,☐ Schedule G, lir	
	lumber Street			— Goriedale G, III	
	lumber Street ity	State	ZIP Code		

# Case 17-16146 Doc 1 Filed 05/24/17 Entered 05/24/17 17:37:38 Desc Main Document Page 24 of 42

Fill	in this information to identify your ca	356.						
	otor 1 Louis Walke							
	otor 2  ouse, if filing)				_			
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS					
(If kr	fficial Form 106l					13 income	ed filing ent showing postp as of the following	
_	chedule I: Your Inc	omo				MM / DD/ Y	YYY	12/15
sup spo atta Par	as complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form.  **T1:****  Describe Employment	are married and not filing wi	ng jointly, and your s ith you, do not includ	spouse i de inforr	s living v	with you, included in the boot your spoots	ude information ouse. If more spa	about your ace is needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non-filing sp	ouse
	If you have more than one job, attach a separate page with	Employment status	■ Employed		☐ Emple	-		
	information about additional employers.	. ,	☐ Not employed			☐ Not e	mployed	
	Include part-time, seasonal, or	Occupation	Maintenance worker					
	self-employed work.	Employer's name	TCP Staffing LL	С				
	Occupation may include student or homemaker, if it applies.	Employer's address	237 Desplaines Chicago, IL 6066	61				
		How long employed the	here? 2 years					
Pai	Give Details About Mor	nthly Income						
	mate monthly income as of the dause unless you are separated.	ate you file this form. If y	you have nothing to re	eport for a	any line,	write \$0 in the	space. Include yo	our non-filing
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	n for all e	mployers	s for that perso	on on the lines bel	ow. If you need
					For	r Debtor 1	For Debtor 2 on non-filing spo	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	1,365.69	\$	N/A
3.	Estimate and list monthly overt	ime pay.		3.	+\$	0.00	+\$	N/A

Calculate gross Income. Add line 2 + line 3.

1,365.69

N/A

# Case 17-16146 Doc 1 Filed 05/24/17 Entered 05/24/17 17:37:38 Desc Main Document Page 25 of 42

Deb	otor 1	Louis Walker, Sr.	-	Case	e number (if known)			
					r Debtor 1	non-f	ebtor 2 or iling spouse	
	Cop	by line 4 here	4.	\$_	1,365.69	\$	N/A	<u>\</u>
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	104.48	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A	_
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	N/A	<u> </u>
	5d.	Required repayments of retirement fund loans	5d.	\$_	0.00	\$	N/A	
	5e.	Insurance	5e.	\$_	0.00	\$	N/A	
	5f.	Domestic support obligations	5f.	\$_	0.00	\$	N/A	_
	5g. 5h.	Union dues Other deductions. Specify:	5g. 5h.⊣	\$_ - \$	0.00	+ \$	N/A N/A	
_		· · · · · · · · · · · · · · · · · · ·	_	-		· :—		_
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. _	\$_	104.48	\$	N/A	_
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	1,261.21	\$	N/A	<u>\</u>
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0.5	¢		<b>C</b>		
	8b.	monthly net income.  Interest and dividends	8a. 8b.	\$ \$	0.00	\$	N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent		Φ_	0.00	Φ	N/A	<u>\</u>
	00.	regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	N/A	<b>\</b>
	8d.	Unemployment compensation	8d.	\$	0.00	\$	N/A	<u> </u>
	8e.	Social Security	8e.	\$	0.00	\$	N/A	\_
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify: Illinois LINK card (food stamps)  Pension or retirement income	8f. 8g.	\$ *	117.00 0.00	\$	N/A N/A	_
	8h.	Other monthly income. Specify:	8h.⊣	· -	0.00	· -	N/A	_
	011.		_		0.00			
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	117.00	\$	N/	Α
10.	Calc	culate monthly income. Add line 7 + line 9.	10. \$		1,378.21 + \$		N/A = \$	1,378.21
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			1,010121			.,0.0.2.
11.	Stat Inclu othe Do r	te all other regular contributions to the expenses that you list in Schedule adde contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not a cify:	depen				thedule J.	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certain lies					12. \$	1,378.21
13.	Do y	you expect an increase or decrease within the year after you file this form	?					ly income
		Van Euglain, I						

Official Form 106I Schedule I: Your Income page 2

# Case 17-16146 Doc 1 Filed 05/24/17 Entered 05/24/17 17:37:38 Desc Main Document Page 26 of 42

Debtor 1 Louis Walker, Sr.   Check if this is:   A supplement showing postpetition chapter (Spouse, Filling)   An amended filling   A supplement showing postpetition chapter (13 expenses as of the following date:   MM / DD / YYYY	Fill	in this information to identify your case:				
Debtor 2 (Spoose, if filling)    An amended filling	Deb	otor 1 Louis Walker, Sr.		Che	ck if this is:	
Spouse, if filing    13 expenses as of the following date:	Dob	<u> </u>			•	uing postpotition aboutor
Case number ((It known))  Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Describe Your Household  Is this a joint case?  No. Go to line 2.  Yes. Dobot befor 2 live in a separate household?  No.  Do not list Debtor 2 must file Official Form 106J-2. Expenses for Separate Household of Debtor 2.  Do you have dependents?  No.  Do not list Debtor 1 and Yes.  Fill out this information for each dependent in each dependent mile with your?  Do not state the dependents names.  No.  Yes.  Do your expenses include expenses of people other than yourself and your dependents?  No.  No.  Yes  Still out this information for Debtor 2.  Do you have dependents?  No.  No.  No.  No.  Yes  Still out this information for Debtor 2.  Do not state the dependents names.  No.  No.  No.  No.  No.  Yes  Still out this information for Debtor 2.  Do your expenses of people other than yourself and your dependents?  No.  No.  No.  No.  Yes  Still out this information for Debtor 2.  Do your expenses so of people other than yourself and your dependents?  No.  No.  No.  No.  No.  Yes  Still out this information for Debtor 2.  Do your expenses so of people other than yourself and your dependents?  No.  No.  No.  No.  No.  Yes  Still out this information for Debtor 2.  Dependent's relationship to Dependent's people other than yourself and your dependents?  No.  No.  No.  No.  No.  No.  No.  Yes  Still out this information for Debtor 2.  Dependent's relationship to Dependent's people other than yourself and your dependent live with your?  No.  No.  No.  No.  No.  No.  Yes  Still out this information for Debtor 2.  Dependent's relationship to Dependent's relationship to Dependent's year.  No.  No.  No.  No.  No.  No.  No.  Yes  Still out this information for						
Official Form 106J Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Patt 1: Describe Your Household	Unit	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Official Form 106J Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more according a possible, and the sheet to this form. On the top of any additional pages, write your name and case number (if known), Answer every question.    Patt   Describe Your Household	Cas	se number				
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    No. Go to line 2.	(If ki	enown)				
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    No. Go to line 2.	Of	fficial Form 106J				
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part :   Describe Your Household						12/15
1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 ive in a separate household?  No  Do you have dependents?  No  Do not list Debtor 1 and Debtor 2.  Do not state the dependents names.  Pill out his information for each dependent	Be info	as complete and accurate as possible. If two married people ar ormation. If more space is needed, attach another sheet to this				
No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents?  Do not list Debtor 1 and Debtor 2.  Do not state the dependents names.  Do not state the dependents names.  Do not state the dependents names.  Do your expenses include expenses of people other than yourself and your dependents?  No Yes  3. Do your expenses include expenses of people other than yourself and your dependents?  The period of your peoples as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  If not included in line 4:  4a. Real estate taxes  4a. \$ 0.00  4b. Property, homeowner's, or renter's insurance  4c. \$ 0.00  4d. Home maintenance, repair, and upkeep expenses  4d. \$ 0.00  4d. Homeowner's association or condominium dues						
No						
Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents?   No   Do not list Debtor 1 and Debtor 2.  Do not state the dependents names.   Dependent's relationship to Debtor 2   Do not state the dependents names.   Dependent's relationship to Debtor 2   Do not state the dependents names.   Dependent's relationship to Debtor 2   Do not state the dependents names.   Dependent's relationship to Debtor 2   Do not state the dependents names.   Dependent's relationship to Debtor 2   Do not state the dependents relationship to Dependent's relationship to Dependent		☐ Yes. Does Debtor 2 live in a separate household?				
2. Do you have dependents?    Do not list Debtor 1 and Debtor 2.   Pos.   Fill out this information for each dependent						
Do not list Debtor 1 and		☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses	s for Separate House	ehold of Deb	otor 2.	
Debtor 2.  each dependent	2.	Do you have dependents? ■ No				
dependents names.    Yes   No   No   Yes   No   No   Yes   No   Yes   No   No   Yes   Yes   No   Yes		□ 1C3.				
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4c. \$ 0.00  4d. Homeowner's association or condominium dues  4d. \$ 0.00						— · · ·
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  1. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  1. If not included in line 4:  4. Real estate taxes  4. \$  0.00  4. Real estate taxes  4. \$  0.00  4. Home maintenance, repair, and upkeep expenses  4. \$  0.00  4. Home maintenance, repair, and upkeep expenses  4. \$  0.00  4. Home maintenance, repair, and upkeep expenses  4. \$  0.00  4. \$  0.00  4. Home maintenance, repair, and upkeep expenses  4. \$  0.00  4. Home maintenance, repair, and upkeep expenses  4. \$  0.00		dependents names.				
3. Do your expenses include expenses of people other than yourself and your dependents?    Part 2:						
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. Real estate taxes  4a. \$ 0.00  4b. Property, homeowner's, or renter's insurance  4c. \$ 0.00  4d. Home maintenance, repair, and upkeep expenses  4d. \$ 0.00  4d. Homeowner's association or condominium dues						□ No
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$  0.00  4b. Property, homeowner's, or renter's insurance  4c. \$  0.00  4d. Home maintenance, repair, and upkeep expenses  4d. \$  0.00  4d. Homeowner's association or condominium dues						= :
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$ 0.00  4d. Homeowner's association or condominium dues						— · · ·
expenses of people other than your dependents?	3.	Do your expenses include ■ No.				⊔ Yes
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$  0.00  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$  0.00  4d. Homeowner's association or condominium dues		expenses of people other than				
the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$ 350.00  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$ 0.00	Est exp	timate your expenses as of your bankruptcy filing date unless y penses as of a date after the bankruptcy is filed. If this is a supp				
payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues  4. \$ 350.00  4a. \$ 0.00  4b. \$ 0.00  4c. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00	the	value of such assistance and have included it on Schedule I: \			Your exp	enses
4a.Real estate taxes4a. \$0.004b.Property, homeowner's, or renter's insurance4b. \$0.004c.Home maintenance, repair, and upkeep expenses4c. \$0.004d.Homeowner's association or condominium dues4d. \$0.00	4.		nclude first mortgage	e 4.	\$	350.00
4b.Property, homeowner's, or renter's insurance4b. \$0.004c.Home maintenance, repair, and upkeep expenses4c. \$0.004d.Homeowner's association or condominium dues4d. \$0.00		If not included in line 4:				
4b.Property, homeowner's, or renter's insurance4b. \$0.004c.Home maintenance, repair, and upkeep expenses4c. \$0.004d.Homeowner's association or condominium dues4d. \$0.00		4a. Real estate taxes		4a.	\$	0.00
4d. Homeowner's association or condominium dues 4d. \$ 0.00		4b. Property, homeowner's, or renter's insurance			·	
·						
	5.		me equity loans		·	

# Case 17-16146 Doc 1 Filed 05/24/17 Entered 05/24/17 17:37:38 Desc Main Document Page 27 of 42

Debto	or 1 Louis V	Valker, Sr.	Case num	ber (if known)	
6.	Utilities:				
-		y, heat, natural gas	6a.	\$	150.00
		ewer, garbage collection	6b.		0.00
		ne, cell phone, Internet, satellite, and cable services	6c.	·	120.00
	6d. Other. S		6d.	·	0.00
		sekeeping supplies	7.	·	260.00
		children's education costs	8.	\$	0.00
		dry, and dry cleaning	9.	\$	100.00
	-	products and services	9. 10.	· · · · · · · · · · · · · · · · · · ·	
		•		·	100.00
		ental expenses	11.	\$	50.00
	Do not include	n. Include gas, maintenance, bus or train fare.	12.	\$	160.00
		car payments. , clubs, recreation, newspapers, magazines, and books	13.	·	0.00
		ntributions and religious donations	14.	· · · · · · · · · · · · · · · · · · ·	0.00
	Insurance.	idibations and religious donations	14.	Ψ	0.00
		insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insul		15a.	\$	0.00
	15b. Health in		15b.	·	0.00
	15c. Vehicle i		15c.	·	0.00
		surance. Specify:	15d.		0.00
		include taxes deducted from your pay or included in lines 4 or 20.		Ψ	0.00
	Specify:	include taxes deducted from your pay of included in lines 4 of 20.	16.	\$	0.00
		lease payments:			
		nents for Vehicle 1	17a.	\$	0.00
		nents for Vehicle 2	17b.	\$	0.00
	17c. Other. Sp	pecify:	17c.	\$	0.00
	17d. Other. Si		17d.	\$	0.00
		s of alimony, maintenance, and support that you did not report as	;	· -	
	deducted from	your pay on line 5, Schedule I, Your Income (Official Form 106l).	18.	\$	0.00
9.	Other paymen	ts you make to support others who do not live with you.		\$	0.00
	Specify:		19.		
		perty expenses not included in lines 4 or 5 of this form or on Sche			
:	20a. Mortgage	es on other property	20a.	\$	0.00
:	20b. Real esta	ate taxes	20b.	\$	0.00
:	20c. Property	, homeowner's, or renter's insurance	20c.	\$	0.00
:	20d. Maintena	ance, repair, and upkeep expenses	20d.	\$	0.00
:	20e. Homeow	ner's association or condominium dues	20e.	\$	0.00
۱. ۱	Other: Specify:		21.	+\$	0.00
	•	monthly expenses			4 000 00
	22a. Add lines	S .		\$	1,290.00
		22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
:	22c. Add line 2	2a and 22b. The result is your monthly expenses.		\$	1,290.00
3.	Calculate vou	monthly net income.			
	•	e 12 (your combined monthly income) from Schedule I.	23a.	\$	1,378.21
		ur monthly expenses from line 22c above.	23a. 23b.		1,290.00
•	LOD. Copy you	ar monary expenses from the 220 above.	200.	Ψ	1,290.00
	23c. Subtract	your monthly expenses from your monthly income.			
		It is your monthly net income.	23c.	\$	88.21
		, ,			
		t an increase or decrease in your expenses within the year after your			. or dooroo- !
		you expect to finish paying for your car loan within the year or do you expect you e terms of your mortgage?	r mortgage	payment to increase	or decrease because of
		o termo or your mortgage:			
	■ No.	[F. L. L.			
	☐ Yes.	Explain here:			

## Case 17-16146 Doc 1 Filed 05/24/17 Entered 05/24/17 17:37:38 Desc Main Document Page 28 of 42

Fill in this infan	matian ta idantifu varu	•			
	mation to identify your	case:			
Debtor 1	Louis Walker, Sr.	NO. III. N.			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
(Opouse II, IIIIIg)	i list ivallic	Middle Name	Last Name		
United States Ba	inkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number _					☐ Check if this is an
(ii kilowii)					amended filing
	ion About a	n Individual			12/15
If two married pe	eople are filing together	r, both are equally respo	nsible for supplying co	orrect information.	
obtaining money		n connection with a bank			ement, concealing property, or 10, or imprisonment for up to 20
Sign	n Below				
Did you pa	y or agree to pay some	one who is NOT an attor	rney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes. N	Name of person				kruptcy Petition Preparer's Notice, , and Signature (Official Form 119)
	Ity of perjury, I declare e true and correct.	that I have read the sum	nmary and schedules fi	led with this declaratio	on and
X /s/Lou	is Walker, Sr.		Х		
	Walker, Sr.			of Debtor 2	
	re of Debtor 1		<b>0</b>		

Date

Date May 24, 2017

# Case 17-16146 Doc 1 Filed 05/24/17 Entered 05/24/17 17:37:38 Desc Main Document Page 29 of 42

-#1	l in this inform	nation to identify you	r casa:			
_						
De	btor 1	Louis Walker, Si First Name	Middle Name	Last Name		
	btor 2					
(Sp	ouse if, filing)	First Name	Middle Name	Last Name		
Un	ited States Bar	kruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
	nse number				_	Check if this is an
St		of Financial	Affairs for Individ			4/16
info	ormation. If m		attach a separate sheet to		equally responsible for sup y additional pages, write yo	
Pa	rt 1: Give D	etails About Your Ma	rital Status and Where You	Lived Before		
1.	What is your	current marital statu	ıs?			
	<ul><li>□ Married</li><li>■ Not mar</li></ul>	ried				
2.	During the la	ist 3 years, have you	lived anywhere other than	where you live now?		
	■ No		ived in the last 3 years. Do n	·	N.	
		or Address:	Dates Debtor 1	Debtor 2 Prior Ad		Dates Debtor 2
<b>3.</b> stat					nity property state or territor Lico, Texas, Washington and V	
	■ No □ Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Do	mt 2 Evmloir	a the Courses of Vou	r Incomo			
Γá	rt 2 Explain	n the Sources of You	rincome			
4.	Fill in the tota	I amount of income yo	nployment or from operating a received from all jobs and a chave income that you receive	all businesses, including part		ndar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$6,834.75	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Page 30 of 42
Case number (if known) Debtor 1 Louis Walker, Sr.

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inc		Gross income (before deductions and exclusions)
	r last calen nuary 1 to	dar year: December	31, 2016 )	■ Wages, commissions, bonuses, tips	\$12,403.00	☐ Wages, combonuses, tips	missions,	
				☐ Operating a business		☐ Operating a	business	
		dar year be December		■ Wages, commissions, bonuses, tips	\$9,856.00	☐ Wages, combonuses, tips	missions,	
				☐ Operating a business		☐ Operating a	business	
5.	Include include and other winnings.	come regard public bene If you are fil	lless of wheth fit payments; ing a joint cas	e during this year or the two ner that income is taxable. Ex- pensions; rental income; inter- se and you have income that your name from each source separa	amples of other income are a rest; dividends; money collection you received together, list it contains the contains the contains and the contains and the contains are a second to the contains and the contains are a second	ted from lawsuits; only once under De	royalties; ar ebtor 1.	
	Yes.	Fill in the de	etails.					
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inc Describe below		Gross income (before deductions and exclusions)
		/ 1 of curre filed for bar	nt year until nkruptcy:	Food Stamps	\$585.00			
	r last calen nuary 1 to	dar year: December	31, 2016 )	Food Stamps	\$1,404.00			
		dar year be December		Food Stamps	\$1,404.00			
Pai	rt 3: List	: Certain Pa	vments You	Made Before You Filed for	Bankruptcv			
6.		Debtor 1's	or Debtor 2 ebtor 1 nor D	's debts primarily consume Debtor 2 has primarily consu personal, family, or househo	r debts? umer debts. Consumer debts	s are defined in 11	U.S.C. § 10	01(8) as "incurred by an
		During the	90 days befo	ore you filed for bankruptcy, di	d you pay any creditor a tota	I of \$6,425* or mo	re?	
		☐ Yes	List below 6	each creditor to whom you pa editor. Do not include paymer				
		* Subject	not include	payments to an attorney for t t on 4/01/19 and every 3 year	his bankruptcy case.	•	• • •	•
	Yes.	Debtor 1	or Debtor 2 o	or both have primarily consurer you filed for bankruptcy, di	ımer debts.			
		■ No.	Go to line 7	,				
		Yes	List below e	each creditor to whom you pai ments for domestic support o this bankruptcy case.				
	Creditor'	s Name an	d Address	Dates of payme	ent Total amount	Amount you	Was this	payment for

Case 17-16146 Doc 1 Filed 05/24/17 Entered 05/24/17 17:37:38 Desc Main Page 31 of 42 Case number (if known) Document Debtor 1 Louis Walker, Sr. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No ☐ Yes. List all payments to an insider. **Insider's Name and Address Dates of payment Total amount** Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider **Insider's Name and Address Dates of payment Total amount** Amount you Reason for this payment paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο ☐ Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. П No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property Explain what happened **Harvard Collection Services** 5/1/2017 **Wage Garnishment** \$1,373.00 4839 N Elston Ave Collection account for IL Department of Chicago, IL 60630 **Human Services** ☐ Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. Property was attached, seized or levied. City of Chicago **Wage Garnishment** 5/1/2017 \$0.00 121 N. LaSalle Street, Room 700 Parking tickets; red light; assorted Chicago, IL 60602 violations ☐ Property was repossessed. ☐ Property was foreclosed.

Property was attached, seized or levied.

☐ Property was garnished.

Case 17-16146 Doc 1 Filed 05/24/17 Entered 05/24/17 17:37:38 Desc Main Page 32 of 42 Case number (if known) Document Debtor 1 Louis Walker, Sr. 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Nο Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of

Joliet, IL 60432

Email or website address

Mitchell Legal Solutions 54 N. Ottawa Street, Suite 100

Address

transferred

Filing Fee

\$310.00

payment

\$310.00

Person Who Made the Payment, if Not You

or transfer was

made

4/24/2017

Doc 1 Filed 05/24/17 Entered 05/24/17 17:37:38 Desc Main Case 17-16146 Document Page 33 of 42 Case number (if known)

Debtor 1 Louis Walker, Sr.

	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value transferred	alue of any prop	erty	Date payment or transfer was made	Amount of payment
	Access Counseling 633 W 5th Street Ste 26001 Los Angeles, CA 90071 www.accessbk.org	4/10/2017			4/10/2017	\$9.00
	Within 1 year before you filed for bankruptcy promised to help you deal with your creditors. Do not include any payment or transfer that you  No	s or to make payments			r transfer any proper	ty to anyone who
	Yes. Fill in the details.					
	Person Who Was Paid Address	Description and values	alue of any prop	erty	Date payment or transfer was made	Amount of payment
	Within 2 years before you filed for bankruptc transferred in the ordinary course of your bu Include both outright transfers and transfers may include gifts and transfers that you have already  No Yes. Fill in the details.	siness or financial affa de as security (such as t	airs? the granting of a s			
	Person Who Received Transfer Address  Person's relationship to you	Description and v property transfer			any property or received or debts change	Date transfer was made
	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-prot ■ No ■ Yes. Fill in the details.		y property to a s	elf-settled tru	st or similar device o	of which you are a
	Name of trust	Description and v	alue of the prope	erty transferr	ed	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Inst	ruments, Safe Deposit	t Boxes, and Sto	rage Units		
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associ  No Yes. Fill in the details.	other financial accou	nts; certificates o	of deposit; sh	•	
		Last 4 digits of account number	Type of accour instrument	clo mo	te account was sed, sold, ved, or nsferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed for	bankruptcy, any	safe deposit	box or other deposi	tory for securities,
	■ No					
	Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S		Describe the o	contents	Do you still have it?

		Case 17-16146	Doc 1	Filed 05/24/17 Document		05/24/17 17:37:38  of 42 Case number (if known)	Desc Main	
Deb	tor 1	Louis Walker, Sr.		2000	. a.g. c . c	Case number (if known)		
22.	Have	you stored property in a st	torage unit or	place other than you	ır home within	1 vear before vou filed for b	pankruptcv?	
	_		9	,,		. <b>,</b>		
	_	No Yes. Fill in the details.						
		ne of Storage Facility		Who else has or	had access	Describe the contents	Do you still	
	Add	Iress (Number, Street, City, State at	nd ZIP Code)	to it? Address (Number, State and ZIP Code)	Street, City,		have it?	
Par	t 9:	Identify Property You Hold	d or Control fo	r Someone Else				
23.		ou hold or control any prop omeone.	erty that some	eone else owns? Inc	lude any prope	rty you borrowed from, are	storing for, or hold in tru	ust
		No						
		Yes. Fill in the details.						
		ner's Name Iress (Number, Street, City, State a	nd ZIP Code)	Where is the pro (Number, Street, City, Code)	perty? State and ZIP	Describe the property	V	/alue
Par	t 10:	Give Details About Enviro	nmental Inforr	mation				
For	the p	urpose of Part 10, the follow	ving definition	s apply:				
	toxic	ronmental law means any fe c substances, wastes, or ma lations controlling the clear	aterial into the	air, land, soil, surfac	ce water, groun	•	•	is or
		means any location, facility wn, operate, or utilize it, incl			environmental	law, whether you now own	ı, operate, or utilize it or ı	used
		ardous material means anyth Irdous material, pollutant, c			as a hazardou	s waste, hazardous substa	nce, toxic substance,	
Rep	ort all	I notices, releases, and prod	ceedings that	you know about, reg	jardless of whe	n they occurred.		
24.	Has	any governmental unit notif	fied you that yo	ou may be liable or p	ootentially liable	e under or in violation of an	environmental law?	
		No						
		Yes. Fill in the details.						
		ne of site Iress (Number, Street, City, State at	nd ZIP Code)	Governmental un Address (Number, ZIP Code)		Environmental law, if know it	you Date of noti	ce
25.	Have	you notified any governme	ental unit of an	ny release of hazardo	ous material?			
		No						
	_	Yes. Fill in the details.						
		ne of site Iress (Number, Street, City, State a	nd ZIP Code)	Governmental un Address (Number, ZIP Code)		Environmental law, if know it	you Date of noti	ice
26.	Have	e you been a party in any jud	dicial or admin	•	ı under any env	rironmental law? Include se	ttlements and orders.	
		No						
		Yes. Fill in the details.						
		e Title		Court or agency		Nature of the case	Status of th	е
	Cas	e Number		Name Address (Number, State and ZIP Code)	Street, City,		case	
Par	t 11:	Give Details About Your B	Business or Co	onnections to Any Bu	usiness			
27.	With	in 4 years before you filed f	or bankruptcy	, did you own a busi	ness or have a	ny of the following connect	ions to any business?	
		☐ A sole proprietor or self-	-employed in a	a trade, profession, o	or other activity	, either full-time or part-time	е	
		☐ A member of a limited lia	ability compan	ny (LLC) or limited lia	ability partnersh	nip (LLP)		

Entered 05/24/17 17:37:38 Case 17-16146 Doc 1 Filed 05/24/17 Page 35 of 42 Case number (if known) Document Debtor 1 Louis Walker, Sr. ■ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Do not include Social Security number or ITIN. Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Louis Walker, Sr. Signature of Debtor 2 Louis Walker, Sr. Signature of Debtor 1 Date May 24, 2017 **Date** Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	_
\$75	administrative fee	
+ \$15	trustee surcharge	
\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

## Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

## Case 17-16146 Doc 1 Filed 05/24/17 Entered 05/24/17 17:37:38 Desc Main Document Page 40 of 42

## **United States Bankruptcy Court** Northern District of Illinois

In re	Louis Walker, Sr.		Case No.		
	,	Debtor(s)	Chapter 13		
	VERIFICATION OF CREDITOR MATRIX				
		Number of	Number of Creditors: 11		
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and correct to th	ne best of my	
Date:	May 24, 2017	/s/ Louis Walker, Sr. Louis Walker, Sr. Signature of Debtor			

City of Chicago 121 N. LaSalle Street, Room 700 Chicago, IL 60602

City of Chicago c/o Arnold Scott Harris 111 W Jackson, Ste 600 Chicago, IL 60604

City of Chicago Department of Streets & Sanitation 2045 W Washington Blvd, LL Chicago, IL 60612

Comcast 1255 W North Ave Chicago, IL 60622

Convergent Outsourcing PO Box 9004 Renton, WA 98057

Cook County Circuit Clerk 5th Municipal District 10220 South 76th Avenue, Rm 121 Bridgeview, IL 60455

Cook County Circuit Clerk 6th Municipal District 16501 S. Kedzie Parkway, Rm 119 Markham, IL 60428

Creditors Discount & Aud PO Box 213 Streator, IL 61364

Harvard Collection Services 4839 N Elston Ave Chicago, IL 60630

IL Dept of Health & Family Services 201 S Grand Ave East Springfield, IL 62763

Sallie Mae 800 Prides Crossing Newark, DE 19713